

## Important Changes To Our Merchant Operating Instructions – December 2011

We have made a number of changes to our *Merchant Operating Instructions* (MOI) since it was published in June 2011.

The variations below are effective immediately and should be read in conjunction with our MOI. Please retain this document for future reference.

### Global Iris

Following the replacement of our current online payment gateway, known as Secure ePayments, with a new solution called Global Iris all references to Secure ePayments within the MOI should be replaced with Global Iris.

In addition, the following sections have been updated:

### Refunds

**Cancelling And Reversing Transactions** – the following information has been added to the end of this section on page 19:

It is a Card Scheme requirement for you to 'reverse' a transaction instead of refunding it in the following scenarios:

- where a transaction has been processed in error
- where a transaction has been notified as fraudulent.

**Note: If by processing a refund instead of a reversal causes the cardholder to be out of pocket because of a currency conversion, the Card Schemes reserve the right to allow card issuers to raise a chargeback for the difference between the sale and refund.**

### Foreign Currency Transactions

Please replace the paragraph on page 26 starting with "There are two methods for undertaking currency transactions" with:

There are two methods for undertaking currency transactions:

- if you want to accept payments over the internet or by mail or telephone order, we recommend that you use our Global Iris service. See page 63 for more information on this service
- you can develop your own equipment to meet your specific currency requirements. We will provide you with technical help and advice, system specifications and an approval process to make sure your equipment meets our requirements.

## How To Contact Us

The helpdesk options on page 66 have changed as follows:

### HSBC Merchant Services Card Processing Helpdesk: 0845 702 3344\*

We are open for card processing enquiries every day (except Christmas Day) between 8.00am and 11.00pm Monday to Saturday, 10.00am and 5.00pm on Sunday and between 10.00am and 4.00pm on public holidays.

We are here to help, so please call us but please do not use this number for authorisations.

There are several options on this number:

1. **Stationery** - select if you require more tally rolls or any other item of HSBC Merchant Services stationery
2. **Card terminal or polling support** - select if you have transactions that need polling from your terminal or you are experiencing technical difficulties with your HSBC Merchant Services provided terminal. Ensure you know the terminal type you are calling about
3. **Crediting and invoicing enquiries** - select if you have any queries about any of your transactions, or charges that we have invoiced you for
4. **Secure ePayments enquiries** - select if you have a query relating to our Secure ePayments service
5. **Chargebacks enquiries** - select if you have received a letter regarding a chargeback or dispute or retrieval request
6. **Global Iris enquiries** - select if you have a query relating to our Global Iris service
7. **All other enquiries** - select if you have any queries that are not covered by the options above.

We also provide a textphone service on 0845 602 4818.

If you have any questions regarding these variations, please call us on 0845 702 3344\* and we will be happy to help.

\*We are open for card processing enquiries every day between 9am and 6pm Monday to Friday, excluding public holidays.

To help us continually improve on our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0845 602 4818.

Issued by HSBC Merchant Service 12/2011

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